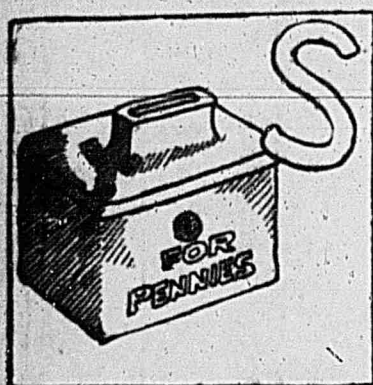


The Evening World

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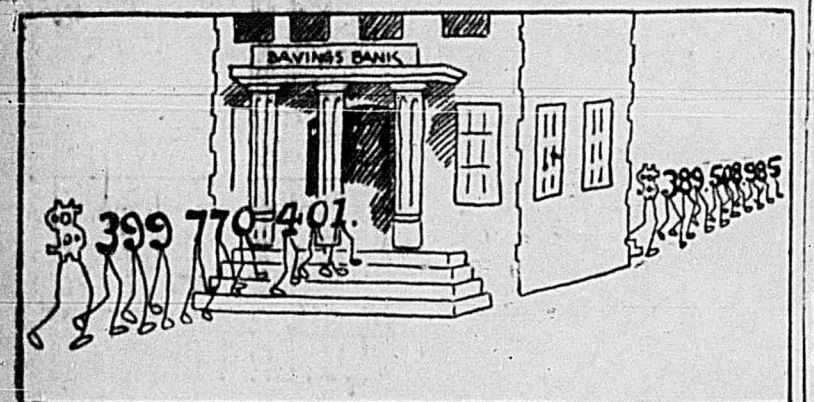
HAS SAVING CEASED?



SAVINGS-BANK reports are dry reading so far as the figures go in dollars and cents. They are invaluable as a test of public thrift and of the economies of the average household.

The story told by the banking report for the year ending June 30 is startling. According to it the mass of the people have ceased to save. Their earnings and their expenditures almost balance. The sums which should be laid aside for sickness, adversity and old age have dwindled to almost nothing.

There are in the savings banks of this State 2,740,808 open accounts. This is an average of more than one savings-bank deposit to every family, for there are less than two million families in this State. It is evident from this that the savings banks are the main custodians of the proceeds of popular economy and thrift, and that as the volume of these accounts increases or diminishes so is the measure of popular savings or expenditure. During the past year these depositors deposited \$399,770,401 and withdrew \$389,508,985, leaving a net balance saved of only \$10,000,000, or less than an average of \$4 to each depositor.



There has been no swelling of any other large savings fund to account for this falling off. Payments to life-insurance companies in this State have rather diminished than increased. Comparatively few households have during the last year taken their savings to buy homes of their own. The reports of the building and loan associations, which are a more accurate indication of home building than the savings-bank deposits, do not indicate any increase in building, but rather a diminution caused by the high price of materials.

The last year has been one of so-called "prosperity." Wages have been increased in most occupations, and not diminished in any. Steady employment has been the case in almost every industry.

Where has all this money gone? The savings-bank report proves that it has not gone into the savings banks. The life-insurance companies' reports prove that they have not received it. The building and loan association reports tell a like story. The Building Department's records do not disclose any proportionate increase in small houses and homes.

The only alternative is that the public have stopped saving, that they spend as fast as they receive, that their earnings are gone between one pay-day and the next.

While wages have increased somewhat, the price of all the necessities of life has increased more. Rents are much higher. Food purchased in small retail quantities costs more. The ordinary ready-made pair of shoes costs fifty cents or a dollar more.

Luxuries have increased in price at an even more rapid rate than necessities. The prices on the bills of fare of restaurants have gone up in a higher ratio than the increased cost of food. A vacation trip, holiday presents, trinkets, jewelry and the other incidentals which can be got along without have enormously increased in price.

This would account for the increase of the rate of interest and the difficulty of borrowers to obtain capital. Unless the mass of the people save there is no great volume of capital available for improvements, for railroad extensions, for public works, for new factories, houses and office buildings.

Have the mass of the people ceased to save?

Letters from the People.

Crowded Professions.
 To the Editor of The Evening World:
 A great many people have told me that their sons are ambitious to be lawyers, but that they will not consent to their sons studying the same because they think there are too many lawyers now in New York City. But if a boy is ambitious to be a lawyer his parents should not say "He is a doctor, because there are too many doctors in New York," and vice versa. Ambition (the seed from which the greatest men have sprung) is not like opportunity which knocks only once at a person's door. It is at every one's door, all the time, waiting for us to grab and hold on to it. M. E. Yes.

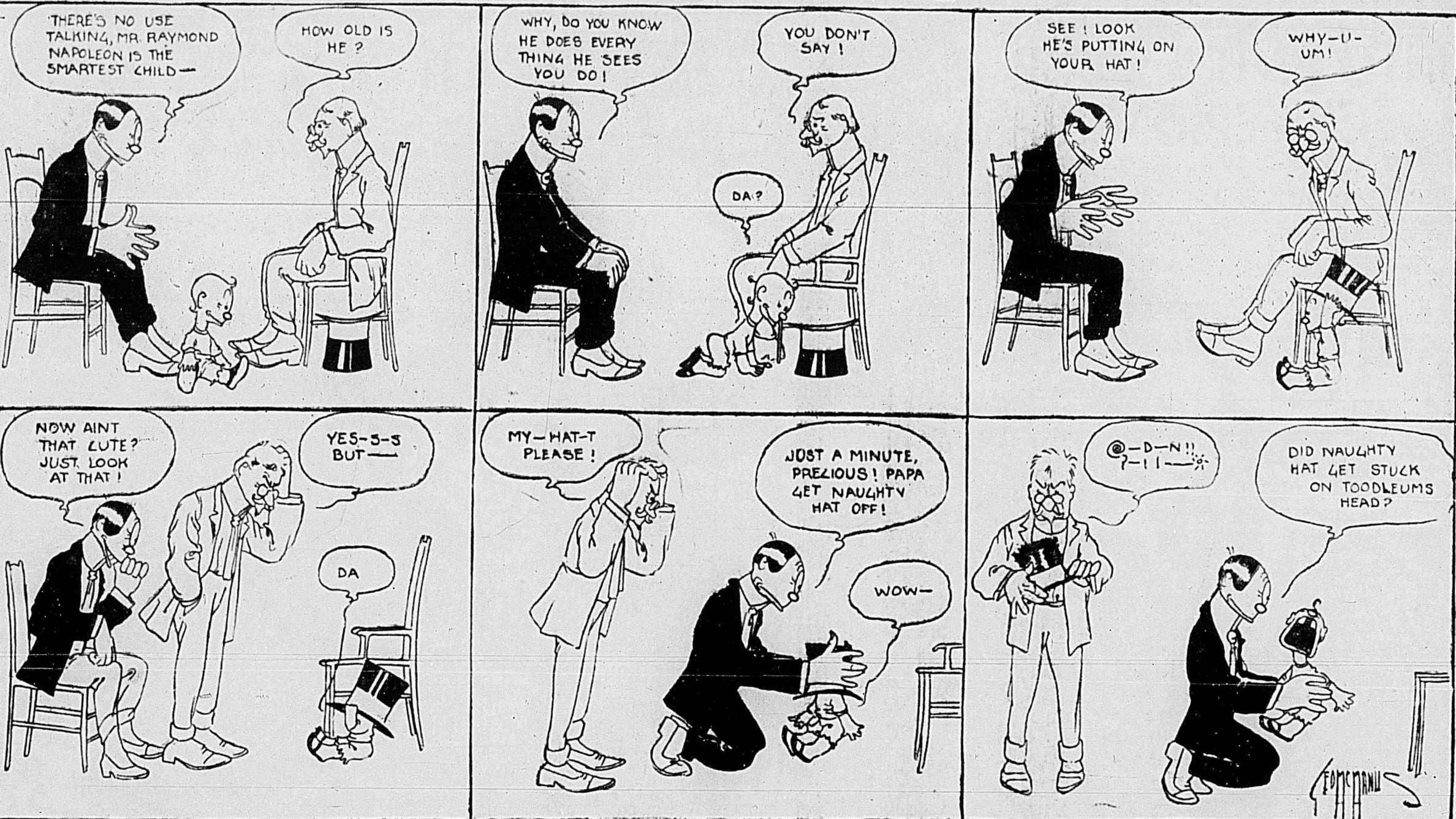
Advice to Girls.
 To the Editor of The Evening World:
 People should not envy one another. They should live according to their means and be satisfied with their lot. If people would only consider this fewer people would be led to crime for want of luxury and there would be also fewer deserted homes. So, girls, don't despair. Luxury can be bought with money, but happiness cannot. The

Real dollar is the one you are earning yourself by honest labor. Life is what you make it. M. R. A.
Chances in a Bank.
 To the Editor of The Evening World:
 I would like to have the opinions of some experienced bank clerks or others as to what advantages the banking business offers to a young man seventeen years old. I am a graduate of a commercial high school, have a knowledge of stenography, typewriting, book-keeping, etc., and am very good at figures. Also, the reasons of some who think the banking business not a profitable business for a young man. AMBITIOUS.

A Speed Query.
 To the Editor of The Evening World:
 Here is a point for readers to discuss: If a man standing on the rear of a train going at the rate of 100 feet per second, throws a stone at the rate of 100 feet per second in the opposite direction, what would be the distance between the train and stone one second? F. J. T.
Civil Service Commission. No. 294 Broadway.
 To the Editor of The Evening World:
 I am extraordinarily tall (6 feet 4 inches), well built and strong. I am at present a salesman in this city, but I would like to know something in regard to putting in an application as policeman. Every one tells me that is what I should try for. Where can I apply? L. E. W. T.

The Newlyweds Their Baby

By George McManus



For Further Adventures of "The Newlyweds, Their Baby," See Sunday World, Comic Section.

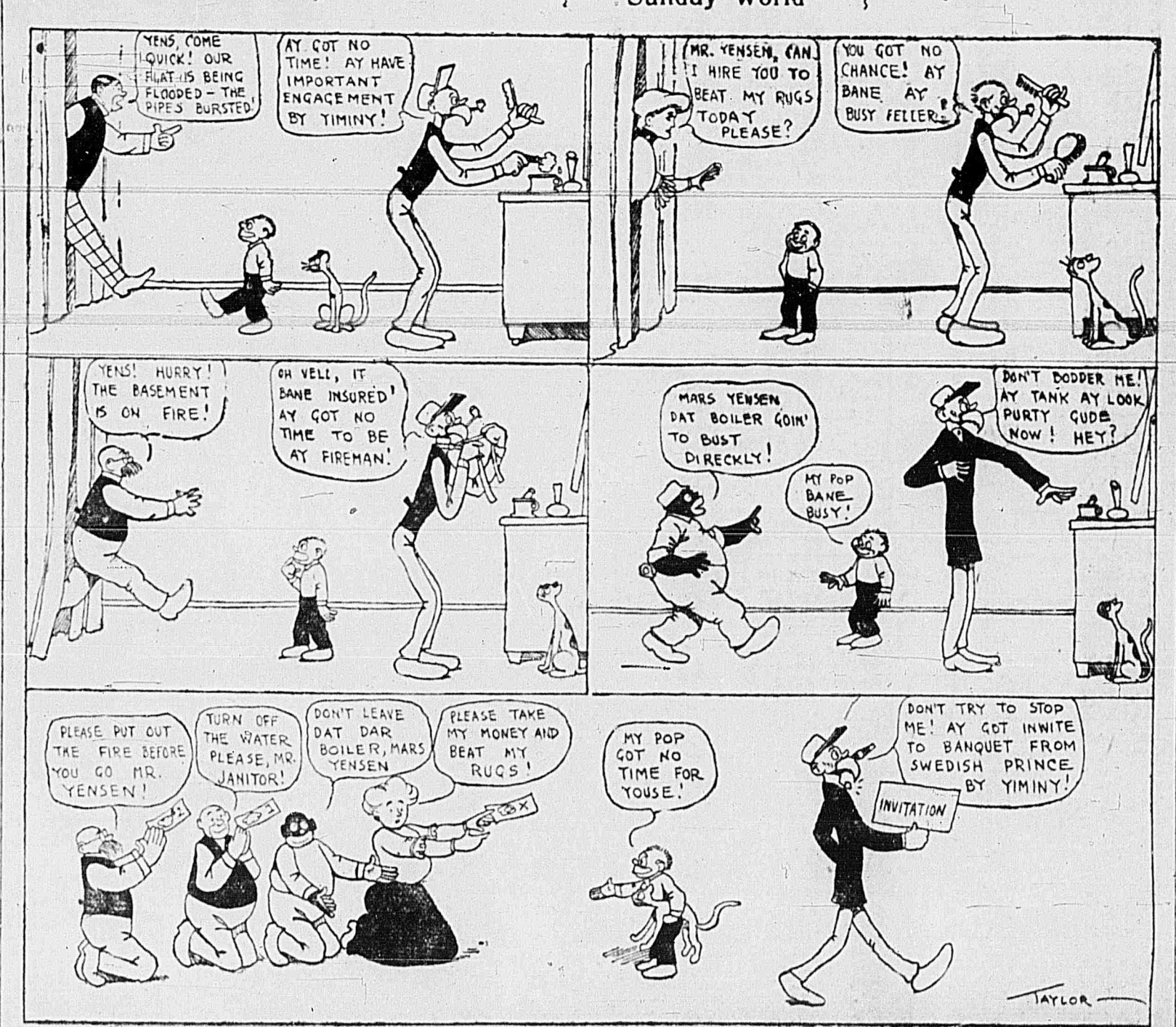
The Best Fun of the Day by Evening World Humorists.

The Chorus Girl. By Roy L. McCardell.

"I AM not conscious of my ultimate destination, but I'm pegginating," said the Chorus Girl, "and if you ain't waxy to what I'm saying, kid-for I'm giving you the Boston-I'll elucidate that I don't know where I'm going, but I'm on my way."
 "I've got offers to go into advanced vaudeville at an advanced salary, and I got a chance to play a lead in a No. 2 company."
 "Of course the money is good in vaudeville, but is it right for an artist to renounce her ideals simply because she can come home with the kale?"
 "Not that I think I'm too refined for vaudeville, because some of the best people has gone into it, but it gets you nowhere, kid; and what comfort is mere money when you come on between a female impersonator and a dog act?"
 "Talking of dog acts, Charley Face, who is billed in towns like Eagle Mill, Pa., and Paw Paw, W. Va., as 'America's Foremost Young Romantic Actor,' although he's forty-five if he is a day, and an awful cummy, although he was always nice to me and treats me with the greatest respect, and apologizes like a perfect gentleman every time he swears in the company of ladies, for Charley Face's sources can never be placed as a sweet pickle-his nose paint making him that peevish!"
 "Well, Charley Face was telling us that the penny arcades has penetrated as far as the rural free deliveries go. You'll see a letter-box tacked to a sapling in a swamp and the stencilled sign, 'Leave All Mail Here For Disbaker's Dopodrome And Electric Theatre.' And down the crossroads, to the right, is Hayes Corner, with a blacksmith shop, a general store and a stucco front on the abandoned cannery factory, with a painted transparency, 1 ct. Wonderland And Moving Picture Palace."
 "Charley Face says that the fierce and cheaper competition of some second-hand penny-in-the-slot machines, projecting apparatus with an acetylene generator and a phonograph ballyhoo has killed dramatic art in the provinces something shameful."
 "Nay, nay, on the 'East Lynne-Lady Audley's Secret'-'Sea of Ice' repertoire shows this year, and an awful cummy has been put in the Tom shows, because cheap guys is playing it in motion pictures under black tops, with effects, at five cents a throw."
 "So Charley Face is going into vaudeville, and when he was living with his folks on the farm near Testbank, L. I., this summer he broke in a dog act."
 "Time was, Charley Face says, when an animal act was broke in with kind-

ness and a bull whip, but, under the way they play 'em now, with no human being on the stage, that way lost out, and you have to make your canine comedians come over with an air rifle.
 "The man that works the dogs, and his assistants, is in the side entrances and sends the mutts on and off. When they fall down on their cues, king! goes the air gun and the canine comedian gets a sting in the side.
 "Watch them when they're shuffling their work, and suddenly you'll see 'em give a jump and get down to cases. That's the air gun's BB, shot prompting 'em. At first they were worked with bean shooters, but the aim wasn't accurate, and it didn't bring 'em sufficient. Now an air gun does the trick. And after a silent dog act has been tuned up the mutts mind the finger-snaps, which is first alarm for them.
 "It looks as if there is only two sure things for people in the business these days, and them two is vaudeville and the grave. They are taking out good-favored numbers from musical comedies that have died by the way and making vaudeville acts out of them.
 "The pony ballet from 'Miff, Paff, Pouff' is a knockout in vaudeville, and that's the way it goes. Amy De Branscombe and me has been thinking of putting on our acrobatic dancing bit, 'The Sisters Tiddledytwink.'
 "It's never been seen in New York except once, but for goodness sake don't betray our past! The Sisters Tiddledytwink was the big scream of that show. Didn't you never see it?
 "Amy De Branscombe and I came on to an andante and we'd poco tempo vamp as Quakeresses.
 "Then came the allegro and our Quakeress costumes would fly off us with wires and we'd be in toe-dance costume, and then we'd do an acrobatic dance, signifying in pantomime 'Youth,' 'Molester' and 'Innocence,' by doing the split and standing on one foot while we played on our other limb like as if it was a guitar or a banjo. Then we closed the act by back summersaults and cart wheels, and, as I told you, it was a knockout. And that's what they want in vaudeville, something that's neat and noisy and artistic and acrobatic.
 "Is old acts copped out of burlesque shows and featured in vaudeville, says you?
 "Oh, boo, boo! Ask me!"

Yens Yensen, Yanitor of the Sunday World By R. W. Taylor.



He bane a very busy man since Prince Came.

New York Thro' Funny Glasses By Irvin S. Cobb.

From High Glasses to Green Glasses.
 New York, Aug. 31.
DEAR GREEN: It has been another crowded week in the city. Persons passing No. 11 Broadway couldn't tell whether it was the Hutton Club holding another one of its jolly outings or merely one of the monthly meetings of the Illinois Central directors. The official winners of the week are Stuyvesant Park in New York, Al Kaufman in San Francisco and Little Bright Eyes in Brooklyn.
 His Royal Highness Prince Wilhelm of Sweden has also been in our midst, but he has not made as many ripples as I expected. The splashing at times has been almost inaudible. This may be because the Prince has a figure something like a furled umbrella leaning against the wall to dry, with the handle and down. Or it may be because he has violated all our pet traditions regarding the Swedish race. He hasn't got white camel-hair eyebrows and his first name isn't Ole or Yon. His conversation isn't full of upper-case "Y's," which is what the writings of all the humorists of the Wisconsin-Michigan school had led us to look for.
 Or maybe our local lovers of democratic institutions have discovered Wilhelm's unhappy secret. Although he wears a chain bracelet on his left wrist (the same as Alfred of Spain, Edward of England, Scotland and part of Ireland), many of the queens of comic opera and other royalties, yet he has a shabby blotch on his scutecheon. His great-great-grandfather was a lawyer and worked for a living. Moreover, none of his immediate family is a lunatic and none of them is carrying on a rubber and ivory industry in the Congo country with the unwilling aid of the original Gold-dust Twins, and he is not closely related to any of those royal ladies of middle Europe whose names are always disdained before being mentioned. I guess he's in pretty bad for a Prince.
 This, as you well know, is the home of American principles. It is the cradle, as it were, of the republican form of government, only it has outgrown the cradle and now sleeps in a folding bed with a teddy bear to play with before falling asleep. So naturally here, where we believe the noblest calling of every man is to earn his living with his two hands or his mind, or his strong right arm-especially the strong arm-or his wife's ability to do plain sewing, we as a community have but little use for any idle offshoot of a decaying system of monarchy who visits these shores.
 Don't we prove it by turning out a couple of million strong when the Kaiser's oldest boy comes over and trying to tear the clothes off his shrinking young form? Don't we stand in the line of march on our tired, wage-working feet eighteen hours for the privilege of having our faces shoved in by a policeman just before the Imperial visitor drives by, securely hidden from view in the adjacent depths of a high collar and a large hat? We do. It's a way we have of showing our disgust for the vain pomp and ceremony of which he is a part-let us say, a half-burial. That's the reason I can't understand why we haven't treated the Swedish Prince that way. He answers to all the specifications of a prince. The reporters have discovered that he works his jaws when he eats, that when he smiles his face moves and that his vest fits him snugger when buttoned than when unbuttoned. He has also given out one of those regulation Prince interviews, sounding something like the cat-in-the-hat chapter in McGuffey's First Reader.
 Moreover, it seems to me he thinks his him better than it does most of his rank. It comes natural to say "Your Highness" to a person who runs up to a feet 4 inches. That's Wilhelm's height. Chest measurement, 51-3 inches. Chest expanded, 53-4 inches. Yours in a Fog.